

Annette Di Bello Kelly, CPA, CFP®

A Professional Corporation

A REGISTERED INVESTMENT ADVISOR

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Firm Brochure

(Part 2A of Form ADV)

This brochure provides information about the qualifications and business practices of Annette Di Bello Kelly, CPA, CFP®, Professional Corporation. If you have any questions about the contents of this brochure, please contact us at: 949-716-7050, or by email at: annette@dibellocpa.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation, is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Annette Di Bello Kelly, CPA, CFP®, Professional Corporation is available on the SEC's website at www.adviserinfo.sec.gov

March 27, 2015

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The only material change since the last annual filing date of March 26, 2014 is an increase in the amount of client assets managed by the firm. The current amount of client assets under management is \$9,566,387.62. Refer to page 1 for more information on the firm's Advisory Business.

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative "plain English" format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 949-716-7050.

Table of Contents

Material Changes.....	i
Annual Update	i
Material Changes since the Last Update	i
Full Brochure Available	i
Advisory Business	1
Firm Description.....	1
Principal Owners	2
Types of Advisory Services	2
Tailored Relationships	2
Types of Agreements.....	2
Financial Planning Agreement	2
Investment Advisory Agreement	3
Tax Preparation Agreement	4
Hourly Planning Engagements.....	4
Asset Management.....	4
Termination of Agreement	5
Fees and Compensation	5
Description	5
Fee Billing.....	6
Other Fees	6
Expense Ratios.....	6
Past Due Accounts and Termination of Agreement.....	6
Performance-Based Fees	7
Sharing of Capital Gains.....	7
Types of Clients	7
Description	7
Account Minimums	7
Methods of Analysis, Investment Strategies and Risk of Loss.....	8
Methods of Analysis	8
Investment Strategies	8

Risk of Loss.....	9
Disciplinary Information	10
Legal and Disciplinary	10
Other Financial Industry Activities and Affiliations.....	10
Financial Industry Activities	10
Affiliations	10
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	10
Code of Ethics	10
Participation or Interest in Client Transactions	11
Personal Trading	11
Brokerage Practices	11
Selecting Brokerage Firms.....	11
Best Execution	11
Soft Dollars	12
Order Aggregation	12
Review of Accounts	12
Periodic Reviews	12
Review Triggers.....	12
Regular Reports	12
Client Referrals and Other Compensation.....	12
Incoming Referrals.....	12
Referrals Out	13
Custody	13
SEC “Custody”	13
Account Statements	13
Performance Reports	13
Net Worth Statements.....	13
Investment Discretion.....	14
Discretionary Authority for Trading	14
Limited Power of Attorney	14

Voting Client Securities.....	14
Proxy Votes	14
Financial Information	15
Financial Condition	15
Business Continuity Plan	15
General	15
Information Security Program.....	15
Information Security	15
Privacy Notice.....	15
Brochure Supplement (Part 2B of Form ADV).....	17
Education and Business Standards	17
Professional Certifications.....	17
Annette Di Bello Kelly	18
Requirements for State Registered Advisers	19

Advisory Business

Firm Description

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation, started her CPA practice in 2005 and is currently a tax planning/preparation, financial planning and investment advisory firm. Annette Di Bello Kelly, CPA, CFP® became a Registered Investment Advisor in May of 2012.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation provides personalized tax planning and preparation, confidential financial planning and investment management to individuals, trusts, estates, charitable organizations, pension and profit sharing plans and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is an integral part of financial planning. In addition, Annette Di Bello Kelly, CPA, CFP®, Professional Corporation advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on asset allocation. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not act as a custodian of client assets. The client always maintains asset control. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be made by telephone at: 949-716-7050, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Annette Di Bello Kelly is a 100% shareholder.

Types of Advisory Services

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation provides financial planning, investment advisory, also known as asset management services; furnishes investment advice through consultations; issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis, Annette Di Bello Kelly, CPA, CFP®, Professional Corporation furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation also provides a tax preparation and planning.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The fees are charged at an hourly rate of \$200, and are not negotiable. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary. Follow-on implementation work is billed separately at the rate of \$200 per hour.

Investment Advisory Agreement

Most clients choose to have Annette Di Bello Kelly, CPA, CFP®, Professional Corporation manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Investment Advisory Agreement is provided to the client in writing prior to the start of the relationship. An Investment Advisory Agreement includes: investment management (including performance reporting); education & retirement planning, as well as the implementation of recommendations within each area. A full financial plan and tax planning/preparation are not included with the Investment Advisory Agreement.

The annual Investment Advisory Agreement fee is based on a percentage of the investable assets according to the following schedule:

- 1.20% on the first \$1,000,000;
- 1.00% on the next \$500,000;
- 0.80% on the assets above \$1,500,000

The minimum quarterly fee is \$600 and is not negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Investment Advisory Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Tax Preparation Agreement

Tax preparation work is not included in the *Financial Planning Agreement* or the *Investment Advisory Agreement* scope of work.

Tax preparation work may be performed separately from a *Financial Planning Agreement* or the *Investment Advisory Agreement*. Eligible federal and applicable state returns are filed electronically without an additional fee.

Hourly Planning Engagements

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$200.

Asset Management

Assets are invested primarily in stocks, bonds and exchange-traded funds, and in limited cases, mutual funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), bonds, exchange traded funds, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, U. S. government securities and interests in partnerships.

Initial public offerings (IPOs) are not available through Annette Di Bello Kelly, CPA, CFP®, Professional Corporation.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying Annette Di Bello Kelly, CPA, CFP®, Professional Corporation in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation may terminate any of the aforementioned agreements at any time by notifying the client in writing.

Fees and Compensation

Description

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation bases her fees on a percentage of assets under management and hourly charges and/or a fixed fee. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not participate in a wrap fee program.

As of March 27, 2015, Annette Di Bello Kelly, CPA, CFP®, Professional Corporation has \$9,566,387.62 of assets under management either discretionary and/or non-discretionary.

Some Agreements may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fee Billing

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans and due upon delivery of the financial plan. Fees can range from \$500 to \$5,000, on a fixed rate basis and are negotiated based on an estimate of time required for completion. Alternatively, hourly fees of \$200 per hour may apply.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation, in her sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Exchange Traded Funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.20 means that the exchange traded fund charges 0.2% for their services. These fees are in addition to the fees paid by you to Annette Di Bello Kelly, CPA, CFP®, Professional Corporation.

Performance figures quoted by exchange traded funds in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation reserves the right to stop work on any account that is more than 30 days overdue. In addition, Annette Di Bello Kelly, CPA, CFP®, Professional Corporation reserves the right to

terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Annette Di Bello Kelly, CPA, CFP®, Professional Corporation's judgment, to providing proper financial advice.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation, currently provides investment advice to high net worth individuals, individuals, corporations, partnerships, estates and trust clients.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is \$200,000 of assets under management, which equates to an quarterly fee of \$600.

When an account falls below \$200,000 in value, the minimum annual fee of \$2,400 is charged; this fee is charged quarterly in the amount of \$600 per quarter.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation has the discretion to waive the account minimum. Accounts of less than \$200,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$200,000 within a reasonable time.

Clients receiving ongoing asset management services will be assessed a \$2,400 minimum annual fee. Clients with assets below the minimum account size may

pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include:

- Fundamental analysis – Analysis of financial information available in the financial statements and cash flow, in addition to qualitative analysis which analyzes intangible aspects of a company.
- Technical analysis – Analysis of trends in the market in order to predict what direction the market may take as a whole.
- Cyclical analysis – Analysis that incorporates various seasonal variables in individual companies, markets, governments, society and the economy.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that the core holdings are in stocks, bonds and exchange-traded funds as the core investments, and then additional stocks, bonds and/or exchange traded funds are added where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. Each client's account is managed specifically to the client's risk tolerance and station in life. All accounts are designed with asset allocation as it applies to the client's risk tolerance. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy. The firm adheres to a long term strategy approach.

Risk of Loss

All investment programs have certain risks that are borne by the investor. The firm's investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, exchange traded fund or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation is not registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

Affiliations

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation has arrangements that are material to its advisory business and its clients with a related person who is an accounting firm.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation has committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

A copy of the Code of Ethics is available upon request. The code of ethics is a set of principles that the firm and its employees adhere to in order to put the client's interest first. The following points are listed in the code of ethics:

- The responsibility to give the client investment advice that is appropriate and reasonable;
- The responsibility to maintain a client's account according to their individual and specific objectives;
- The responsibility to perform the most efficient execution for transactions;
- The responsibility to perform trades that put the client's interests before any personal interests.

Participation or Interest in Client Transactions

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation and her employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

Personal Trading

The Chief Compliance Officer of Annette Di Bello Kelly, CPA, CFP®, Professional Corporation is Annette Di Bello Kelly. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small stocks, mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not have any affiliation with product sales firms and does not have custody of client accounts. Specific custodian recommendations are made to Clients based on their need for such services. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation recommends discount brokerage firms and trust companies (qualified custodians), such as TD Ameritrade. Annette Di Bello Kelly, CPA, CFP® is independently owned and not affiliated with TD Ameritrade.

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not receive fees or commissions from any of these arrangements.

Best Execution

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation reviews the execution of trades at each custodian daily. Trading fees charged by the custodians are also reviewed on a daily basis. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not receive any portion of the trading fees.

Soft Dollars

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not receive any software maintenance credits.

Order Aggregation

Most trades are made where trade aggregation does not garner any client benefit. And trades may be recommended simultaneously to multiple clients.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly by advisor Annette Di Bello Kelly, President. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation, as an account reviewer, is instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. Investment Advisory Agreement clients, receive written quarterly updates. The written updates may include a net worth statement, portfolio statement, tax return (if the client requests tax preparation services), and a summary of objectives and progress towards meeting those objectives.

Client Referrals and Other Compensation

Incoming Referrals

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

SEC "Custody"

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not have custody of client accounts. When authorized by a client, fees will be deducted quarterly from client accounts. Certain government regulations may deem us to have custody if account fees are deducted directly from a client's account. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation, as a licensed CPA, does not have signatory authority over client accounts.

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Annette Di Bello Kelly, CPA, CFP®, Professional Corporation.

Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth

statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation accepts discretionary authority to manage securities accounts on behalf of clients. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not consult with clients prior to each trade. Clients will receive trade confirmations from the broker dealer.

The client approves the custodian to be used and the commission rates paid to the custodian. Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for the purpose of assigning discretionary authority. You sign a limited power of attorney so that we may execute the trades on your behalf.

Voting Client Securities

Proxy Votes

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, Annette Di Bello Kelly, CPA, CFP®, Professional Corporation will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because Annette Di Bello Kelly, CPA, CFP®, Professional Corporation does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

Business Continuity Plan

General

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Information Security Program

Information Security

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone at: 949-716-7050, fax at: 949-315-3572, email at: annette@dibellocpa.com, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Annette Di Bello Kelly, CPA, CFP®, Professional Corporation requires that advisors and its employees have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- A minimum of 30 hours of continuing education every two years.

Certified Public Accountant (CPA): Certified Public Accountants are licensed by their State Board of Accountancy. CPA certification requirements:

- Bachelor's degree from an accredited college or university, specifically 150 credit hours and a concentration in accounting.
- A minimum of 80 hours of continuing education every two years.
- Two-year qualifying full-time work experience.
- Successfully pass the Uniform CPA exam and background check.

Annette Di Bello Kelly**Educational Background:**

- Date of birth: 1968
- California State University, Fullerton. Bachelor of Arts Degree in Business Administration with a concentration in Accounting, 1998
- Certified Public Accountant, 2005
- Certified Financial Planner, 2008

Business Experience:

- Annette Di Bello Kelly, CPA, CFP®, Professional Corporation (2005 to present), President
- Di Bello Accounting Services (1998 to 2005), Sole Proprietor

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Requirements for State Registered Advisers

This disclosure is required by California securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Annette Di Bello Kelly has not been involved in any legal, disciplinary, arbitration, administration proceedings or bankruptcy petitions as referenced on this Form ADV Part 2B.